

Building the Foundation for Change

Planning Connecticut's Health Insurance Exchange

Important Legislation

Federal health care reform, the "Patient Protection and Affordable Care Act," became law last year. This legislation does many things to slow growth in health care spending and improve patient care. It also requires that by 2014, states set up Health Insurance Exchanges to make health insurance more affordable and accessible for everyone.

What are "Exchanges"?

A Health Insurance Exchange is an organized marketplace for people to shop for and enroll in health insurance. The Exchange will offer a choice of health plans and will help you compare those plans to make the best choice for you. One of the most important functions of the Exchange is ensuring that the health plans available to you are good quality and are affordable—that you can purchase insurance that will allow you to get the care you need.



For more information:

www.ct.gov/opm/exchangegrant

Broadly Available

By 2014, most people will be required to have health insurance, and many US citizens and legal immigrants will be eligible to buy that insurance in the Exchange.

The Exchange will benefit:

- Individuals and families who have no insurance or who want to buy new or better insurance.
- Small businesses that wish to offer insurance to their employees.
- Lower and middle-income people who may be eligible for help with the cost of insurance premiums.

The Care You Need

All health plans in the Exchange will be required to cover certain health care benefits, such as:

- Physician office visits
- Prescription drugs
- Preventive care
- Maternity care
- Home health care
- Hospital care
- Urgent care services

...to name only a few.

Currently, the federal government is making decisions about exactly what benefits will be required.

Support Tools

The Exchange will make it easy for you to get the information and help you need.

Website: To compare plans, calculate your costs, and apply for/enroll in health insurance.

Toll-Free Hotline: Assistance with the website and to answer your questions.

"Navigators": Insurance experts who will help with education, enrollment, and other issues.

Phone, Mail, In-Person: If you don't have internet access, don't worry—you will be able to access the Exchange in other ways.